ZB# 02-52

Roseann Cubito

12-1-28

#02-52-Cubito, Rose Ann 12-1-28

Use-2Jam.

APPLICATION FEE (DUE AT	TIME OF FILING OF APPLICATIO	N)
APPLICANT:Cibito	Ose Ann F	ILE# <u>02~52</u> .
RESIDENTIAL: \$50.00 INTERPRETATION: \$150.00		•
AREA	USE 🔀	Many orders 19
APPLICATION FOR VARIANCE	JE FEE	50.00
*	# #	11/12/07
ESCROW DEPOSIT FOR CON	SULTANT FEES\$	50.00 Money onder 197 300.00 land Money onder 197 11/12/02.
DISBURSEMENTS:	·	1/12/02.
STENOGRAPHER CHARGES:	\$4.50 PER PAGE	
PRELIMINARY MEETING-PE 2ND PRELIMINARY- PER PAG 3RD PRELIMINARY- PER PAG PUBLIC HEARING - PER PAG PUBLIC HEARING (CONT'D)	E	40.50
ATTORNEY'S FEES: \$35.00 PE PRELIM, MEETING: 9\23	\$ 35,0 ⁰	
2ND PRELIM	5	<u>70.00</u>
MISC CHADGES	TOTAL	
	LESS ESCROW DEPOSIT \$ (ADDL. CHARGES DUE) \$ REFUND DUE TO APPLICANT\$	300.00



Town of New Windsor

555 Union Avenue

New Windsor, New York 12553 Telephone: (845) 563-4615 Fax: (845) 563-4695

OFFICE OF THE ZONING BOARD OF APPEALS

January 28, 2003

Ms. Roseann Cubito 15 Hillside Avenue New Windsor, NY 12553

SUBJECT: ZBA #02-52 VARIANCE REQUEST

Dear Ms. Cubito:

Please find enclosed two copies of the Formal Decision for your case before the Zoning Board of Appeals. Please keep these copies in your records for future reference if needed.

If you are in need of any further assistance or have any questions in this matter, please feel free to contact me at the above number.

Very truly yours,

Myra Mason, Secretary to the NEW WINDSOR ZONING BOARD

MLM:mlm

NEW WINDSOR ZONING BOARD OF APPEALS	SBL 12-1-28
In the Matter of the Application of	MEMORANDUM OF DECISION GRANTING
ROSEANN CUBITO	INTERPRETATION
#02-52	INTERCRETATION

WHEREAS, ROSEANN CUBITO, owners of 15 Hillside Avenue, New Windsor, New York, 12553, has made application before the Zoning Board of Appeals for an Interpretation as to an existing second apartment at the residence located at the above address in an R-4 zone; and

WHEREAS, a public hearing was held on the 25th day of November, 2002 before the Zoning Board of Appeals at the Town Hall, New Windsor, New York; and

WHEREAS, the Applicant and Mr. John Antonelli appeared on behalf of this Application; and

WHEREAS, there were no spectators appearing at the public hearing; and

WHEREAS, no one spoke in favor of or in opposition to the Application; and

WHEREAS, a decision was made by the Zoning Board of Appeals on the date of the public hearing granting the application; and

WHEREAS, the Zoning Board of Appeals of the Town of New Windsor sets forth the following findings in this matter here memorialized in furtherance of its previously made decision in this matter:

- 1. The notice of public hearing was duly sent to residents and businesses as prescribed by law and published in <u>The Sentinel</u>, also as required by law.
- 2. The Evidence presented by the Applicant showed that:
 - (a) The property is a residential property located in a neighborhood of residential properties.
 - (b) The house contains a separate rental apartment, which has been in existence since well before the enactment of the Zoning.
 - (c) The separate apartment has been rented or offered for rent continuously since prior to the enactment of zoning.
 - (d) The have been no complaints formal or informal about the apartment.

(e) The property has been taxed as a two-family residence since before the enactment of zoning.

WHEREAS, The Zoning Board of Appeals of the Town of New Windsor makes the following conclusions of law here memorialized in furtherance of its previously made decision in this matter:

- 1. The residence, which is the subject of this application, is a two-family residence.
- 2. Two-family residences are not permitted in the zone in which it is located.
- 3. The property has been actually used as a two-family since before the enactment of zoning and is, therefore, exempt from the zoning prohibitions.
- 4. The use of the property as a two-family house is a pre-existing, non-conforming use that has been maintained continuously.

NOW, THEREFORE, BE IT

RESOLVED, that the Zoning Board of Appeals of the Town of New Windsor make an interpretation determining that the property known as 15 Hillside Avenue in the Town of New Windsor is a two-family house in an R-4 zone.

BE IT FURTHER

RESOLVED, that the Secretary of the Zoning Board of Appeals of the Town of New Windsor transmit a copy of this decision to the Town Clerk, Town Planning Board and Applicant.

Dated: January 15, 2003

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TOWN OF NEW WINDSOR

ENGINEER, PLANNING BOARD AND ZONING BOARD OF APPEALS OFFICE 845-563-4615

MEMORANDUM

TO:	LARRY REIS, COMPTROLLER	
FROM:	MYRA MASON, SECRETARY TO THE ZONING BOARD	
DATE:	JANUARY 15, 2003	
SUBJECT:	REFUND REMAINDER OF ESCROW	
OUT ESCRO	FILE #_02-52_ E:ROSEANN CUBITO	E

THANK YOU,

MYRA

TRAVELERS EXPRESS COMPANY INC. - DRAWER P.O. BOX 9476, MINNEAPOLIS, MN 55480

PAY TO THE ORDER OF TOLDY OF T

A MICRO-PRINT DATE LINE AND THERMOCHROMIC, ABSENCE OF THESE PEATURES WILL INDICATE A COPY INTERNATIONAL MONEY ORDER 348 6885 198 TRAVELERS EXPRESS COMPANY INC. - DRAWER P.O. BOX 9476, MINNEAPOLIS, MIN 55480 DATE 11-07-2002

AMOUNT

90

COMPASS BANK DAMAS, TEXAS SIGNATURE SERVICE CHARLES BY SIGNING YOU AGREE TO THE SERVICE BY SIGNING YOU AGREE BY SIGNING YOU A

#02-52 2BA. Town of New Windsor 555 Union Avenue New Windsor, NY 12553 (845) 563-4611

RECEIPT #1029-2002

11/12/2002

Cubito, Rose Ann

Received \$50.00 for Zoning Board Fees on 11/12/2002. Thank you for stopping by the Town Clerk's office.

As always, it is our pleasure to serve you.

Deborah Green Town Clerk

CUBITO, ROSE ANN

Mrs. Rose Ann Cubito and Mr. John Antonelli appeared before the board for this proposal.

MR. TORLEY: Request for interpretation and/or use variance of an existing second apartment at 15 Hillside Avenue an R-4 zone. Anyone here wishing to speak on this matter in the audience? Seeing no one, let the record so note.

MS. CORSETTI: For the record, we sent out 24 public hearing notices to adjacent property owners and if I can find it, here it is, on November 12.

MR. TORLEY: Okay, so?

MRS. CUBITO: I'm Rose Ann Cubito, this is my nephew, John Antonelli.

MR. ANTONELLI: What she wants to do, it's an existing apartment, it's been there since the '50s, all right, and we just, she bought the house about 15 years ago and had a title search on the whole thing and I guess they didn't come up with, there's some kind of a C.O. problem or some kind of a problem with the permits and stuff to get other apartment in, its been a pre-existing since the house just about when it was built in 1950, she does have letters from people that, rentals, it's been consistently rented since the house has been built.

MR. KANE: Have you presented those letters.

MRS. CUBITO: Yes.

MS. CORSETTI: Can you present the copies?

MR. ANTONELLI: Sure, what she's looking for is to, she, right now, is in the process of selling the house and she just wants to get the proper--

MR. TORLEY: I'm in receipt of two manuscripts, one from a Lorraine Dekoto (phonetic), which we'll receive and file and a Rose Marie Iuzzini. First is from Miss

Dekoto, states she and her husband at the time resided in this apartment during the time span of spring of 1963 through June of '64 and location and address to contact and the second one.

MRS. CUBITO: That should be the first.

MR. TORLEY: The second one from Iuzzini.

MRS. CUBITO: Her husband passed away and she remarried.

MR. TORLEY: This is to let you know that I was the first tenant to rent the apartment at 15 Hillside Avenue in 1959, at that time, my name was Iuzzini. And they've got a contact point.

MR. KANE: This has been used as an apartment since you've had it?

MR. ANTONELLI: Yes.

MR. TORLEY: Has been rented or offered for rent continuously?

MR. ANTONELLI: Yes.

MRS. CUBITO: Yes.

MR. KANE: Any complaints informally or formally about the apartment?

MR. ANTONELLI: No.

MR. TORLEY: How has it been carried on the tax roles, as a two family?

THE PROPERTY OF THE PROPERTY O

The second state of the second second

MR. ANTONELLI: Yes.

MR. TORLEY: Gentlemen, do you have any other questions?

MR. KANE: No. Is there separate meters?

MRS. CUBITO: Yes.

医试验检试验 网络维格 🛚 🍲

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MR. KANE: Electric and gas meter?

MR. ANTONELLI: Yes.

MR. TORLEY: So it's your intention, you have data to support that this was a two-family dwelling at the time the zoning was passed, pre-existed the zoning, has been maintained as a two family continuously, either with a renter or offered for rent since then?

MR. ANTONELLI: Yes.

MRS. CUBITO: Yes, it has. I just have my current tax statements.

MR. TORLEY: Current tax is as a two family?

MRS. CUBITO: Yes.

MR. TORLEY: Gentlemen, do you have any other questions?

MR. MC DONALD: No.

MR. TORLEY: This is going to be in the nature of an interpretation.

MR. REIS: I make a motion that we give Rose Ann Cubito a positive interpretation for a second apartment in her residence at 15 Hillside Avenue.

MR. TORLEY: That interpretation means that it pre-existed zoning.

MR. REIS: Pre-existed.

MR. TORLEY: Pre-existing, non-conforming use that has been maintained continuously.

MRS. CUBITO: Yes.

MR. KANE: Second it.

ROLL CALL

MR.	KANE	AYE
MR.	REIS	AYE
MR.	MCDONALD	AYE
MR.	TORLEY	AYE

OFFICE OF THE BUILDING INSPECTOR TOWN OF NEW WINDSOR

ORANGE COUNTY, NEW YORK

Prelim.
Sept. 23, 2002

#02-52.

NOTICE OF DISAPPROVAL OF BUILDING PERMIT APPLICATION

APPLICANT IS TO PLEASE CONTACT THE ZONING BOARD SECRETARY AT (845) 563-4630 TO MAKE AN APPOINTMENT WITH THE ZONING BOARD OF APPEALS.

DATE: 8/30/02

(Joseph decensed)

APPLICANT:

15 Hillside Drive Avenue

New Windsor, NY 12553

PLEASE TAKE NOTICE THAT YOUR APPLICATION DATE:

FOR: Existing alterations

LOCATED AT: 15 Hillside Drive Lylywl

ZONE: R-4

Sec/Blk/ Lot: 12-1-28

DESCRIPTION OF EXISTING SITE:

IS DISAPPROVED ON THE FOLLOWING GROUNDS:

1. Converted one family house into a two family house without a Building Permit. If 1978

and or interpretation

ZONING BOARD

COPY

PERMITTED

One Family

PROPOSED OR AVAILABLE:

VARIANCE REQUEST:

ZONE: R-4 USE: A-6 Bulk Tables

MIN LOT AREA:

MIN LOT WIDTH:

REQ'D FRONT YD:

REQ'D SIDE YD:

REQ'D TOTAL SIDE TD;

REQ'D REAR YD:

REQ'D FRONTAGE:

MAX BLDG HT:

FLOOR AREA RATIO:

MIN LIVABLE AREA:

DEV COVERAGE:

cc: Z.B.A., APPLICANT, FILE, W/ ATTACHED MAP

TLEAGE ALLUW FIVE IN TER DATA IN CHUNDAGE

YOU MUST CALL FOR ALL REQUIRED INSPECTIONS OF CONSTRUCTION

Other inspections will be made in most cases but those listed below must be made or Certificate of Occupancy may be withheld. Do not mistake an unscheduled inspection for one of those listed below. Unless an inspection report is left on the job indicating approval of one of these inspections it has not been approved and it is improper to continue beyond that point in the work. Any disapproved work must be reinspected after correction.

When excevaling is complete and footing forms are in place (before pouring.)
 Foundation inspection. Check here for waterproofing and footing drains.
 Inspect gravel base under concrete floors and underslab plumbing.

	4.	Attent a string, tough puliculug, cough elecato sint pelote nexig poyersu.	
	δ.	Insulation.	
(6.	Final inspection for Cartificate of Occupancy. Have on hand electrical inspection data and the Designation. Building is to be	
_	_	completed at this time. Well water lest required and angineer's partification letter for septic system required.	
	7.	and the state of t	
	8,	\$50.00 charge for any site that calls for the inspection twice.	
	Ð.	Call 24 hours in advance, with permit number, to schedule inspection. There will be no inspections unless valow permit card is nosted. [FOR OFFICE USE ONLY:	í
	10.	The partie we had a series a laboral had the cate of the had t	1
	11.	medal balling there as promised sint Balt balling by treat trateges.	,
		Septio permit must be submitted with angineer's drawing and pero test.	:
		Road opening permits must be obtained from Town Clark's office.	
	14.	All building parmits will need a Certificate of Occupancy or a Certificate of Compliance and here is no tea for this.	
CIPCE	<u>u</u> ī	AFFIDAVIT OF OWNERSHIP AND/OR CONTRACTOR'S COMP & LIABILITY INSURANCE CERTIFICATE IS RED BEFORE THE BUILDING PERMIT APPLICATION WILL BE ACCEPTED AND/OR ISSUED PLEASE PRINT CLEARLY - FILL OUT ALL INFORMATION WHICH APPLIES TO YOU WHOLE OF PROMISOR ROSE ANN CUB; +0	
1.	-		
	Ad	Idrass 15 Hillside Are Phone \$45-562-5110	
	•		
Ж	M	atting Address New Windson W.V. 12553 Fax#	
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	Ne	ame of Arohiteot .	
		•	
•	Ad	IdraesPhone	
	N	ame of Contractor	

Addrass	Phone	e commence and the commence of
State whether applicant is owner, leases, agent, archit	teol, engineer or builder	
if applicant is a cofforation, signature of duly authorize	ed officer(Name and title of corpo	
1. On what strast is properly located? On the() and	N A E nc W1	
2. Zone or use district in which premises are situated		la property a flood zone? YN
3. Tax Map Description: Section	Blook	Lot 28
4. State existing use and occupancy of premises and a. Existing use and occupancy	b. Intended use and o	Converted
7. Dimensions of entire new construction. Front	Rear Depth	Height No. of stories
8. If dwelling, number of dwelling units:	Number of dwelling u	nits on each floor (Fraished
Number of bedrooms Bails Electric/Hot Air Hot Water	Tollele Healing P	lant Gaa Oil Dasemen' of oars
B. If business, commercial or mixed occupancy, spa	acify nature and extent of each type of use	
10. Eallmalad coal	Fee50°	0
ZONING BOARD	•	

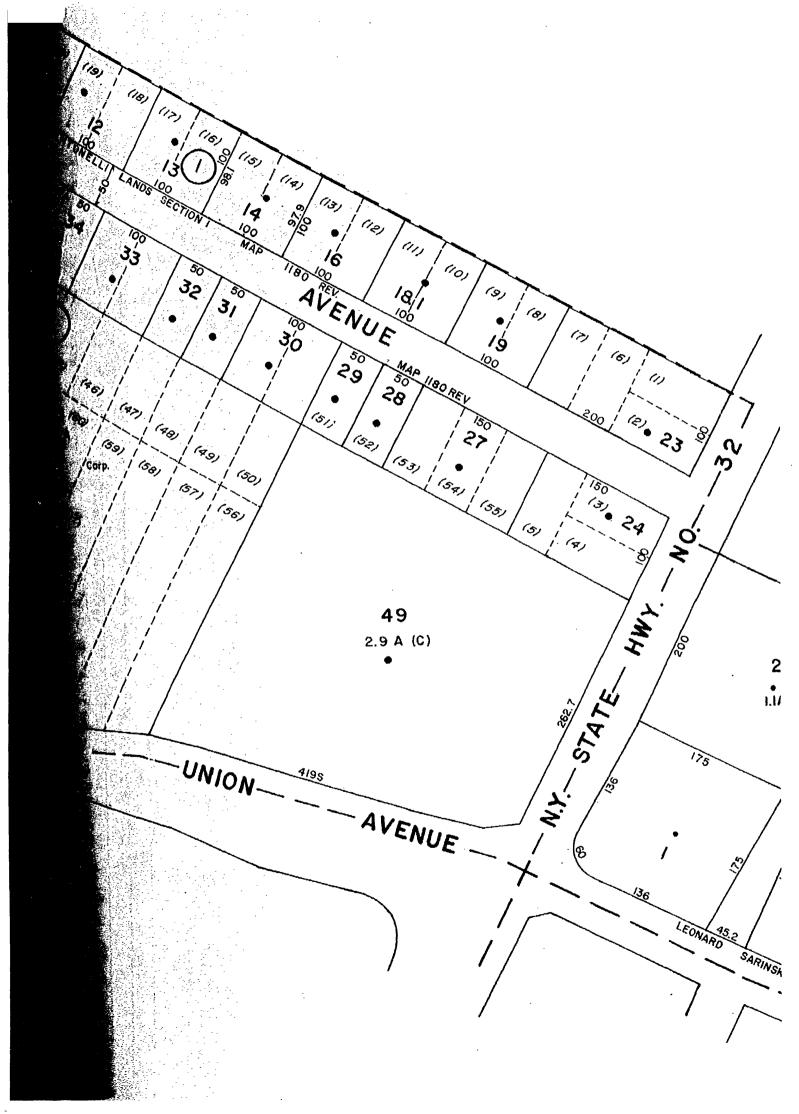
dala	

(Owner's Bignature)

APPLICATION FOR BUILDING PERMIT TOWN OF NEW WINDSOR, ORANGE COUNTY, NEW YORK Pursuant to New York State Building Code and Town Ordinances

	I Iomii Oldiuriicas
Building inspector: Michael L. Babook Asst inspectors Frank Liel & Louis Krychear New Windsor Town Hall 555 Union Avenue New Windsor, New York 12563 (846) 563-4618 (845) 563-4665 FAX	Bidg inep Exemined Fire inep Exemined Approved Disapproved Permit No.
Hethurtions	
 A. This application must be completely filled in by typewriter or in this and submitted to B. Plot plan showing location of lot and buildings on premises, relationship to adjoint description of layout of property must be drawn on the diagram, which is part of this complete sets of plans showing property application must be accompanied by two complete sets of plans showing properties and applications. Plans and specifications shall describe the nature of the work to be installed and details of shructural, mechanical and plumbing installations. D. The work covered by this application may not be commerced before the issuance E. Upon approval of this application, the Building inspector will issue a Building Permit specifications. Such permit and approved plans and specifications shall be kept or progress of the work. F. No building shall be occupied or used in whole or in part for any purpose whatever the Building Inspector. 	g premises or public streets or stees, and giving a detailed application. posed construction and two complete sets of performed, the materials and equipment to be used and of a Building Permit. It to the applicant together with approved set of plans and a premises, available for inspection throughout the
APPLICATION IS HEREBY MADE to the Building inequator for the issuance of a Broad Ordinance of the Town of New Windsor for the construction of buildings, addition as herein described. The applicant agrees to comply with all applicable laws, ordinant all that certain for piece or percel of land and/or building described in this application and to assume responsibility for the owner in continuous to make this application and to assume responsibility for the owner in continuous to make this application.	is, or allerations, or for removel or demotition or use of property nose, regulations and certifies that he is the owner or agent o m and it not the owner, that he has been duly and propert
(Glanature of Applicant)	(Address of Applicant)

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RAF 11/26/02.

120 Manor Drive Cornwall, New York 12518
November 7, 2002

Rose Ann Cubito 15 Hillside Avenue New Windsor, New York 12553

To whom it may concern;

I, Lorraine DeCouto, and my husband Terry at that time, resided in the apartment at 15 Hillside Avenue, New Windsor, during the time span of spring of 1963 through June of 1964. If you need any more information, you may contact me at the above address or phone 845-534-2195.

Lorraine DeCouto

Raf 11/25/02

167 Sses Drive Newburgh, Ny 12550 Sept. 25, 2002

To whom it may concern: tenant to rent the apartment at 15 Hellacke Que, New Windsor, My in 1959. At that time my married name was mi + mrs. Lauis Suzzini. If any further information is needed, I can be reached at (845) 566-0247.

Respectfully.

Kasemari Lionato

COUNTY OF ORANGE:STATE OF NEW YORK	x .
In the Matter of the Application for Variance of Rose Ann Cubito	AFFIDAVIT OF SERVICE BY MAIL
# <u>02-52</u> .	_X
STATE OF NEW YORK)) SS.: COUNTY OF ORANGE)	
PATRICIA A. CORSETTI, being duly sworn, depose	es and says:
That I am not a party to the action, am over 18 years 7 Franklin Avenue, New Windsor, N. Y. 12553.	ears of age and reside at
That on the 12 day of November, 2002 addressed envelopes containing the Public Hearing Notice with the certified list provided by the Assessor regarding for a variance and I find that the addresses are identical then caused the envelopes to be deposited in a U.S. Depof New Windsor.	e pertinent to this case the above application to the list received. I
Palina	a. Consetti
Sworn to before me this	
cay of, 20	
Notary Public	



Town of New Windsor

555 Union Avenue New Windsor, New York 12553 Telephone: (845) 563-4631 Fax: (845) 563-4693

Assessors Office

October 30, 2002

(24)

RoseAnn Cubito 15 Hillside Avenue New Windsor, NY 12553

Re: 12-1-28

Dear Mrs. Cubito:

According to our records, the attached list of property owners are within five hundred (500) feet of the above referenced property.

The charge for this service is \$45.00, minus your deposit of \$25.00.

Please remit the balance of \$20.00 to the Town Clerk's Office.

Sincerely,

John McDonald Acting Assessor

JM/lrd Attachments

CC: Pat Corsetti, ZBA

WDmold



4-2-21.1

RPA Associates LLC

C/o AVR Realty Company

1 Executive Blvd.

Yonkers, NY 10701

9-1-8 & 12-1-13 Archie & Gloria Jean Antonelli 28 Hillside Avenue New Windsor, NY 12553

9-1-9 & 12-1-12 Josephine Di Paolo 32 Hillside Avenue New Windsor, NY 12553

9-1-11 & 12-1-23 \\
Ofer Avgush
152 Route 202
Garnerville, NY 10923

9-1-12.1 LaCasa D'Oro, Inc. C/o Heritage Realty & Construction Anthony Clemenza PO Box 284 Chester, NY 10918

9-1-12.2 Angelina Talmadge C/o Bernie Calandrea 13 Veronica Avenue New Windsor, NY 12553

9-1-13 Roman Catholic Church of St. Joseph 6 St. Joseph Place New Windsor, NY 12553

9-1-25.3 Herbert Redl 80 Washington Street, Suite \$10 Poughkeepsie, NY 12601

9-1-25.4 Pleasant Acres Nursery, Inc. 161 Windsor Highway New Windsor, NY 12553

12-1-10 & 12-1-11 Samuel & Kathryn Sorbello 34 Hillside Avenue New Windsor, NY 12553 12-1-14 Kevin & Ellen Mann 24 Hillside Avenue New Windsor, NY 12553

12-1-16 Philomena Guariglia Mahood 20 Hillside Avenue New Windsor, NY 12553

12-1-18.1 Samuel Acquaro Jr. 16 Hillside Avenue New Windsor, NY 12553

12-1-19
Jaroon Buthakurn
12 Hillside Avenue
New Windsor, NY 12553

12-1-24 Louis & Kathleen Antonelli 3 Hillside Avenue New Windsor, NY 12553

12-1-27 & 12-1-49 Frank Sr. & John Antonelli 170 Windsor Highway New Windsor, NY 12553

12-1-30 Joseph & Carmela DeLeonardo 1647 Roland Avenue Wantagh, NY 11793

12-1-31 & 12-1-32 Gino & Ella Cracolici 23 Hillside Avenue New Windsor, NY 12553

12-1-33
Jamie & Wilma Anzalone
27 Hillside Avenue
New Windsor, NY 12553

12-1-34 & 12-1-35 Bernard Mc Cullom 31 Hillside Avenue New Windsor, NY 12553 12-1-36 & 12-1-37
John III & Louise Baker
35 Hillside Avenue
New Windsor, NY 12553

12-1-48
Central Hudson Gas & Electric Com.
284 South Avenue
Poughkeepsie, NY 12602

12-2-1 Orwest Realty Corp. C/o DB Companies Dairy Mart Store #619 PO Box 9471 Providence, RI 02940

12-2-2 David Sarinsky 298 Union Avenue New Windsor, NY 12553

Pls. publish immediately. Send bill to Applicant.

PUBLIC NOTICE OF HEARING ZONING BOARD OF APPEALS TOWN OF NEW WINDSOR

PLEASE TAKE NOTICE that the Zoning Board of Appeals of the TOWN OF NEW WINDSOR, New York, will hold a Public Hearing pursuant to Section 48-34A of the Zoning Local Law on the following Proposition:

• •
Appeal No. <u>52.</u> Request of <u>ROSS Ann Cubito</u>
Request of KUSI ANN CUDITU
for a VARIANCE of the Zoning Local Law to Permit:
Interpretation and/or Use Variance to allow second
apartment in an R-4 zone;
being a VARIANCE of Section 48-12-Table of Use Bulk Regs Col. A.
for property situated as follows:
15 Hillside Frence, New Windsor, n.y.
known and designated as tax map Section 12 , Blk. 1 Lot 28 .
PUBLIC HEARING will take place on the <u>25th</u> day of <u>November</u>
20 ΔQ_{-} at the New Windsor Town Hall, 555 Union Avenue, New Windsor, New York beginning at 7:30 o'clock P.M.
Lawrence Torley
By: Patricia A. Corsetti, Secy.
By: Tatricia 11. Wiseri, oug



TITLE NO. 33-124-02238 (0)

CERTIFICATE OF TITLE

Fidelity National Title Insurance Company of New York

HSBC MORTGAGE CORPORATION (USA), its successors and/or assigns

Certifies to PAUL ELIEZER AND BARBARA KING ELIEZIER

that an examination of title to the premises described in Schedule A has been made in accordance with its usual procedure and agrees to issue its standard form of insurance policy in the amount of \$ 240,000/\$235,000.

nsuring A FEE AND MORTGAGE

and the marketability thereof, after the closing of the transaction in conformance with procedures approved by the Company excepting (a) all loss or damage by reason of the estates, interests, defects, objections, liens, encumbrances and other matters set forth herein that are not disposed of to the satisfaction of the Company prior to such closing or issuance of the policy (b) any question or objection coming to the attention of the Company before the date of closing, or if there be no closing, before the issuance of said policy.

This Certificate shall be null and void (1) if the fees therefor are not paid (2) if the prospective insured, his attorney or agent makes any untrue statement with respect to any material fact or suppresses or fails to disclose any material fact or if any untrue answers are given to material inquiries by or on behalf of the Company (3) upon delivery of the policy. Any claim arising by reason of the issuance hereof shall be restricted to the terms and conditions of the standard form of insurance policy. If the title, interest or lien to be insured was acquired by the prospective insured prior to delivery hereof, the Company assumes no liability except under its policy when issued.

THIS CERTIFICATE IS INTENDED FOR LAWYERS ONLY. SUCH EXCEPTIONS AS MAY BE SET FORTH HEREIN MAY AFFECT MARKETABILITY OF TITLE. YOUR LAWYER SHOULD BE CONSULTED BEFORE TAKING ANY ACTION BASED UPON THE CONTENTS HEREOF. THE COMPANY'S REPRESENTATIVE AT THE CLOSING HEREUNDER MAY NOT ACT AS LEGAL ADVISOR TO ANY OF THE PARTIES OR DRAW LEGAL INSTRUMENTS FOR THEM. SUCH REPRESENTATIVE IS PERMITTED TO BE OF ASSISTANCE ONLY TO AN ATTORNEY. IT IS ADVISABLE TO HAVE YOUR ATTORNEY PRESENT AT THE CLOSING.

IF ANY OF THE CLOSING INSTRUMENTS WILL BE OTHER THAN COMMONLY USED FORMS OR CONTAIN UNUSUAL PROVISIONS, THE CLOSING CAN BE SIMPLIFIED AND EXPEDITED BY FURNISHING THE COMPANY WITH COPIES OF THE PROPOSED DOCUMENTS IN ADVANCE OF CLOSING.

Dated 9 A.M. 8-5-02

Premises in Section

Block 1

Lot 28 & 29

Redated 9 A.M.

First Abstract, Inc. 455 Route 304 Bardonia, New York 10954 (845) 623-7755

Will be pleased to confer on any questions concerning this certificate

On the land/tax map of the County of Orange

12

15 Hillside Avenue New Windsor, New York

Fidelity National Title Insurance Company

of New York

Authorized Signature

Schedule A

7

Title Number: 33-124-02238(O)		Effective Date: 08/05/2002			
•	Section 12	Block 1	Lot 28 & 29		
Premises Town/Village/City	15 Hillside Avenue, New Wind Town of New Windsor	Isor			
County	Orange		garan da Merika da Santa S Santa Santa Sa Santa Santa S		
ALTA Owner's Policy	1992 (with N.Y. Endorsement Mo	difications) \$	240,000.00		
Proposed Insured PA	AUL ELIEZER & BARBARA KING	ELIEZER			
ALTA Loan Policy 199	92 (with N.Y. Endorsement Modific	cations) \$	235,000.00		
	en e	eri			
Proposed Insured HS	SBC MORTGAGE CORPORATIO	N (USA), its succe	essors and/or assigns		
		in the second se			
The estate or interest i	in the land described or referred to	in this Certificate a	and covered herein is: F	ee Simple	
Title to said estate or i	nterest in said land at the effective	e date hereof is ves	ted in:	المنظم معلى المنظم المنظم المنظم المنظم المنظ	
JOSEPH F. CUE	BITO AND ROSE ANN CUBITO, I	HIS WIFE			
Source of Title:			•		
	ARMELLA ANTONELLI DATED 1 E ON 12-19-84 IN LIBER 2309 C		ORDED IN THE ORANG	GE COUNTY	
Recertified Date:	' <u>'</u>	Title Recertified In	1:		
The land referred to in	this Certificate is described as foll	ows:			
THE IGHT TOTAL TO HE			N TO FOLLOW		

ALL that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, luing and being in the Town of New Windsor, County of Orange and State of New York, bounded and described as follows:

BEGINNING at a point on the southerly line of Hillside Avenue, said point being westerly 300:00 feet from the intersection of the southerly line of Hillside Avenue with the westerly line of Windsor Highway;

running thence along lands now or formerly of Antonelli (Liber 1014 cp 194), South 38 degrees 25' 00" West 100.00 feet to a point;

thence along lands now or formerly of Antonelli (Liber 2111 cp 841), North 49 degrees 02' 00" West 100.00 feet to a point:

thence along lands now or formerly of DeLeonardo (Liber 2118 cp 505), North 38 degrees 25' 00" East 100.00 feet to a point;

thence along the southerly line of Hillside Avenue, South 49 degrees 02' 00" East 100.00 feet to the point and place of BEGINNING.

Premises are known as 15 Hillside Avenue, New Windsor, New York.

Premises are also known as Section 12, Block 1, Lots 28 and 29 on the Town of New Windsor Tax Map.

Schedule B

Title Number:

33-124-02238(O)

Hereinafter set forth are additional matters which will appear in our policy as exceptions from coverage unless disposed of to our satisfaction prior to the closing or delivery of the policy.

- 1. Taxes, tax liens, tax sales, water rates, sewer rents and assessments set forth herein.
- Mortgages returned herewith and set forth herein. (ONE)
 - 3. Any state of facts which an accurate survey might show.
 - 4. Survey exceptions set forth herein.
 - 5. Affidavit of Title will be required on closing.
 - 6. Rights of tenants or persons in possession.

Searches have been run against Rose Ann Cubito, Paul Eliezer and Barbara King Eliezer - nothing found in the Orange County Clerk's office. Search run against Joseph F. Cubito disclosed three (3) Judgments s follows: (1) Judgment filed against Joseph F. Cubito by NYS Workers Compensation Board on 11-15-00 in the amount of \$9,250.00; (2) Judgment filed against Joseph F. Cubito, Jr. by Sears Roebuck & Co. on 1-15-97 in the amount of \$6,674.75. and (3) Federal Tax Lien filed 3-14-97 against Joseph F. Cubito, Jr. in the amount of \$44,718.61 (copies attached).

- 8. Attention is called to the fact that any instrument covering premises in the County of Orange (Section 333 RPL) must be endorsed with the section, block, and lot of the tax map before it will be accepted for recording.
- Attention is called to the fact that any instrument conveying real property in New York State (Section 333 1-e RPL) will not be accepted for recording by the County Clerk unless accompanied by a transfer report form prescribed by the State Board of Equalization and Assessment.
- 10. Proof is required to show that <u>Rose Ann Cubito</u> and Barbara King Eliezer have not been known by any other name in the 10 years last past. If she has been known by another name, all searches must be amended and run against such name and title is subject to returns, if any, on such amended searches.
- 11. FOR INFORMATION ONLY: See Optional Future Market Value Policy Rider Waiver and Notice Form.
- 12. Proof is required that the premises are not subject to a Credit Line Mortgage.
- 13. Underground encroachments and easements, if any, including pipes and drains and such rights as may exist for entry upon said premises to maintain and repair the same.
- 14. The amount of acreage is not insured.
- 15. No title is insured to any land lying within the lines of any street, road, avenue, lane, turnpike or highway in front of or adjoining the premises described in Schedule "A" or which may cross over the same.

Print ID: 3599 Run Date: 8/19/2002 7:34:05 Run By: NYORPUBLIC

Affiliated Computer Services, Inc. ORANGE COUNTY CLERK PUBLIC INQUIRY PRINT

Program: PIJPTG

Page

Changed Text

Instrument #: 0007027-2000 Selected: CUBITO JOSEPH JUDGMENTS INDEXED THROUGH: 1/01/1987 - 8/14/2002 .=========== File Date Time Index Number Case Type Court Type Perfected Date & Time Sat/Ex Date County 11/15/2000 10:44 0007323 - 2000 CIVIL SUPREME COURT ORANGE 11/15/2000 10:44 Attorney: CELENTANO PAUL WORKERS COMPENSATION BD OF NYS Damage: .00 Misc: 20 PARK ST ROOM 206B Court Cost: ALBANY 12207 9,250.00 Total:

Date & Time Added Series CREDITOR ## WORKERS COMPENSATION BD OF MYS 11/16/2000 15:56:26 0001 20 PARK STREET ALBANY, NY 12207 11/16/2000 15:56:26 0002 CREDITOR ## MYS WORKERS COMPENSATION BD 20 PARK STREET ALBANY, NY 12207 0003 CUBITO JOSEPH 11/16/2000 15:56:26 DEBTOR 11 GRAND ST NEWBURGH, NY 12550

Print ID: 3600 Run Date: 8/19/2002 7:34:08 Run By: NYORPUBLIC

Affiliated Computer Services, Inc. ORANGE COUNTY CLERK PUBLIC INQUIRY PRINT

JOSEPH JUDGMENTS INDEXED THROUGH: 1/01/1987 - 8/14/2002 Instrument #: 0000264-1997 Selected: COBITO File Date Time Index Number Case Type Court Type County Perfected Date & Time Sat/Ex Date --------------1/15/1997 16:10 0005289 - 1996 CIVIL SUPREME COURT ORANGE 1/15/1997 16:10

Attorney: SOLOMON & SOLOMON PC FIVE COLUMBIA CIRCLE Damage: .00 BOX 15019 Court Cost: 6,674.75 ALBANY :

Date & Time Added Series Changed Text

Program: PIJPTG

Misc:

Page

1/16/1997 14:33:49 0001 CREDITOR ## SEARS ROEBUCK & CO

> 45 CONGRESS ST SALEM, MA

1/16/1997 14:33:49 0002 CUBITO JOSEPH

15 HILLSIDE AVE NEW WINDSOR, NY

OF REPORT * * * * *

m 668 (Y) (c) v. Octobar 1993) Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

trict PSTATE NEW YORK Serial Number

169713471

For Optional Use by Recording Office

is provided by sections 6321, 6322, and 6323 of the Internal Revenue ode, we are giving a notice that taxes (including interest and penalties) ave been assessed against the following-named taxpayer. We have made demand for payment of this liability, but it remains unpaid. Therefore, nere is a lien in favor of the United States on all property and rights to roperty belonging to this taxpayer for the amount of these taxes, and dditional penalties, interest, and costs that may accrue

me of Taxpayer JOSEPH F CUBITO JR

1291

sidence

15 HILLSIDE AVE NEWBURGH, NY 12553-6212

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

166.9

(Ind of Tax	Tax Period Ended (b)	IdentifyIng Number (c)	Date of Assessment (d)	Last Day for Refiling <i>(e)</i>	Unpaid Balance of Assessment (f)
1040 1040 1040 1040	12/31/92 12/31/93 12/31/94 12/31/95	132-64-6118 132-64-6118 132-64-6118 132-64-6118	01/06/97 01/06/97 01/06/97 01/06/97	02/05/07 02/05/07 02/05/07 02/05/07	5011.61 6695.35 18779.55 14232.10
		<u>.</u>	<u>j. </u>	-	•
		-			
ce of Filing					

DRANGE COUNTY CLERK DRANGE COUNTY GOSHEN, 10924 NY

Total

44718.61

nis	notice	was	prepared	and	signed	at

Buffalo: NY

, on this,

day of

February

HOERST

ignature

Title

Revenue Officer 16-01-1106

(NOTE: Certificate of officer authorized by law to take acknowledgments is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Schedule B

Title Number: 33-124-02238(O)

- Subject to the rights and easements if any acquired by any public utilities company to maintain its poles and operate its wires, lines etc., in, to, and over the premises herein and in, to and over the streets adjacent thereto.
 - 17. Any state of facts which an inspection of the premises described in Schedule "A" would disclose.
 - 18. The exact location and dimensions of the boundary lines of the premises described in Schedule "A" will not be insured in the absence of a guaranteed survey.
 - 19. Any state of facts which an accurate survey might shown including changes or alterations in street lines, if any.
 - 20. The identification including photograph (i.e. N.Y.S. Driver's License, U.S. Passport, etc.) of all parties (whether present or not) executing any documents (Deeds, Mortgages, Power of Attorney, etc.) must be presented at closing.
- 21. Company will not accept any personal checks over \$500.00. Certified checks, attorney trust account checks or mortgage proceeds check will be accepted only. No exceptions.
- 22. As premises herein are benefited by a tax exemption, policy will except the lien which may attach by reason of any restoration of real property taxes after transfer of title by the owner entitled to tax exemption.
- 23. Covenants and Restrictions recited in Liber 1210 cp 532 and subsequent deeds of record (copy attached).
- 24. Premises are serviced by utility companies, telephone, natural gas, communication systems or cable television. Company finds no recorded instruments for these services, nevertheless, premises are subject to those services as are physically present. Policy insures that the exercise of the rights of utility companies will not interfere with the present improvements upon the premises herein.
- Application states owner to be Rose Ann Cubito. Title certified as found of record. If Joseph F. Cubito is deceased, proof of death must be furnished. An affidavit showing that Joseph F. Cubito and Rose Ann Cubito were never legally separated, never executed a joint or mutual will and were legally married at the time of death of the deceased spouse must be furnished at or prior to closing.
 - 26. Mortgage to be disposed of (see schedule herein).

Tax Search

Account Number:

Title Number: 33-124-02238(O)

Municipality

15 Hillside Avenue

Year of Roll 2002

Town of New Windsor

Lot 28

Section

12

Block 1 3,700.00 Total

30,600.00

Assessed Valuation Assessed To

JOSEPH F. & ROSE ANN CUBITO

50" x 100' Lot Size

Class

School District NEWBURGH CENTRAL SCHOOLS

Code #220

Taxes

2002

- STATE, COUNTY & TOWN

1,364.26 PAID

2002/2003

SCHOOL TAX

1,876.71 OPEN

see installments below** Bill #15915

2002

Water

203.09 OPEN

DUE 10/3/02

Sewer

City Tax Payable In Installments As Follows:

1st Installment Due 10/04/2002

625.57 (base amount) OPEN : Date

2nd Installment Due 12/04/2002

625.57 (base amount) OPEN

Date

3rd Installment Due

03/04/2003

625.57 (base amount) OPEN

Date

4th Installment Due

Total

1,876.71

Note: BASIC STAR EXEMPTION AFFECTING SCHOOL TAX

Tax Search

Account Number:

Title Number: 33-124-02238(O)

Municipality

Year of Roll 2002

Town of New Windsor

Section

12

Block 1

Lot 29

Assessed Valuation

3,700.00 Total

3,700.00

Assessed To

ROSE ANN CUBITO

Lot Size 50 X 100

Class

School District Newburgh Central Schools

Code

Taxes

2002

County and Town

161.30 Paid

01/31/2002

2002/03

School

315.53 Open

Note:

No arrears

Basic Star

Mortgages

Mortgage Number 1 of 1

Title Number 33-124-02238(O)

Mortgagor

JOSEPH F. CUBITO AND ROSE ANN CUBITO

Mortgagee

COLUMBIA EQUITIES, LTD.

Amount

\$ 105,000.00

Mortgage Tax Paid - \$ 1,025.00

Dated

10/30/1987

Recorded

11/02/1987

Liber

2874

Page

31

Title Company will require a written payoff statement prior to closing.

These mortgage returns, unless the mortgage is to be insured, will appear as exceptions from coverage. The information set forth herein is obtained from the recorded instrument. Sometimes the provisions of a mortgage may be modified by agreements which are not recorded. We suggest that you communicate with the mortgagee if you desire any additional information. If there has been a change in the owners and holders of the mortgage, such information should be furnished to us promptly to enable further searches to be made.

New York State Municipal Department Searches

Title Number 33-124-02238(O)

Page

1

All searches and their results are provided at the request of the mortgagee/purchaser or their respective counsels. The Company does not in any event, insure that the buildings or other improvements situate on the premises or their uses either actual or intended, comply with Federal, State or Municipal laws, regulations or ordinances and therefore assumes no liability whatsoever by reason of the ordering of such searches and does not insure their accuracy. The following results are hereby provided for informational purposes only.

CERTIFICATE OF OCCUPANCY SEARCH

Information to follow

STREET REPORT

Hillside Avenue is a public street maintained by the Town of New Windsor.

BANKRUPTCY SEARCH

See Attached

ABSTRACTERS' INFORMATION SERVICE, INC.

138-72 QUEENS BOULEVARD (718) 291-5900 (516) 742-2290

BRIARWOOD, N.Y. 11435 (914) 761-4451 FAX

FAX (718) 291-6681

BANKRUPTCY SEARCH

Company FIRST ABSTRACT, INC.	4
TITLE NO. 0058-3312402238	Date: 08/14/02
Individual Name:	
ROSE ANN CUBITO	
Last Known Residence or Business Address:	•
County: ORANGE	
The result of the investigation as per last posted dat	
There is no record of a Bankruptcy Filing for individual or company. The following Bankrupt have been checked:	cy Clerks office(s)
U.S. BANKRUPTCY COURT 176 CHURCH STREET POUGHKEEPSIE, N.Y. 12601	
The following information is on file:	

IMPORTANT NOTICE ABOUT SEARCH INFORMATION ABOVE

Abstracters' Information Service Inc. does hereby certify that the records of the above governmental agency was examined and that the information recorded above is a true and accurate abstraction of the information contained therein. This search was conducted for a period of five years.

This report is submitted for information purposes only. Liability is limited to errors and omissions of information properly indexed, filed and recorded with the above governmental agency. The liability under this search shall not exceed \$1,000 and shall be confined to the applicant for whom the search was made.

This search does not include filings in areas other than the Microfiche or Index Sections of the United States Bankruptcy Clerk's office. This search is exclusively for FIRST ABSTRACT, INC. on 08/14/02. 0058-3312402238

ABSTRACTERS' INFORMATION SERVICE, INC.

138-72 QUEENS BOULEVARD (718) 291-5900 (516) 742-2290

BRIARWOOD, N.Y. 11435 (914) 761-4451 FAX

FAX (718) 291-6681

BANKRUPTCY SEARCH

Company FIRST ABSTRACT, INC.	a comment of the second
TITLE NO. 0058-3312402238	Date: 08/14/02
Individual Name:	
BARBARA KING ELIEZER	
Last Known Residence or Business Address:	
Premises:	•
County: ORANGE	
u formula kūrino kaidot	
The result of the investigation as per last posted There is no record of a Bankruptcy Filing individual or company. The following Bankruptcy been checked: U.S. BANKRUPTCY COURT 176 CHURCH STREET POUGHKEEPSIE, N.Y. 12601	for the above mentioned
The following information is on file:	

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ABSTRACTERS' INFORMATION SERVICE INC.

138-72 QUEENS BOULEVARD (718) 291-5900 (516) 742-2290

BRIARWOOD, NEW YORK 11435 (914) 761-4451 FAX (718) 291-6681

PLEASE BE ADVISED THE ATTACHED BANKRUPTCY DOCKET (S)
IS THE LAST SIX MONTHS OF ACTIVITY RECORDED.
IF FURTHER INFORMATION IS REQUIRED, PLEASE CALL OUR
OFFICE FOR ASSISTANCE.

Abstracters' Information Service Inc. does hereby certify that the records of the above governmental agency was examined and that the information recorded above is a true and accurate abstraction of the information contained therein. This search was conducted for a period of seven years. This report is submitted for information purposes only. Liability is limited to errors and omissions of information properly indexed, filed and recorded with the above governmental agency. The liability under this search shall not exceed \$ 1,000.00 and shall be confined to the applicant for whom the search was made.

Southern District of N.Y.

and the same of

Bankruptcy Case: 99-22266 Chapter: 7 Office: White Plains
Title: In re: Barbara E. Cantave
Judge: Adlai S. Hardin
Filed: 09/27/99 Term: 01/28/00 Reopen: **/**/**
Reterm: **/**/** Discharged: 01/24/00 Asset: no

Fee: p Voluntary

Flags: CLOSED

Nature of Debtor: consumer Disposition Method: discharge granted Status: 01/28/00 Case Closed

Trustee:

Jeffrey L. Sapir 399 Knollwood Road

Suite 102

White Plains, NY 10603-0000

Trustee Phone: (914) 328-7272

Attorney Party

Barbara E. Cantave [123-66-0816]

[db] aka Barbara Cantave-King aka

Barbara King — 31 Claremont Garden Ossining, NY 10562

James H. Simmons Jeffery S. Shumejda 47 Beekman Avenue P.O. Box 876

Sleepy Hollow, NY 10591

Phone: (914) 631-4800

--- Schedule and Deadline Information ---

No schedule or deadline information available

Docket Entries for Case 99-22266 ash Chapter 7

[6-1] Certificate of Mailing: Order of Discharge and Final Decree Re: [5-1] Final Decree Order of Discharge by Barbara E. Cantave (EOD Date: 1/28/00. Doc. No: 6) (gc) [EOD 01/26/00 6

01/28/00]

Case Closed. (EOD Date: 1/28/00) (gc) [EOD 01/28/00] 01/28/00 --

Order Discharging Debtor Barbara E. Cantave and Order of 01/24/00 5

Final Decree Closing Case Signed On: 1/24/00. (EOD Date: 1/24/00. DOC. NO: 5) (gc) [EOD 01/24/00]

Trustee's Report of No Distribution, with affidavit of service. (EOD Date: 11/2/99. Doc. No: 4) (gc) [EOD 11/02/99] 10/29/99 4

O9/29/99 3 Courts Certificate of Mailing Re: [2-1] Section 341(a)
Meeting # of Notices: 21. (EOD Date: 10/5/99. Doc. No: 3)
(gc) [EOD 10/05/99]

Notice of 341(a) Meeting Scheduled For 10:30 10/21/99 At
Room 243A, White Plains Last Day To Oppose Discharge:
12/20/99 (EOD Date: 9/27/99. Doc. No: 2) (an) [EOD 09/27/99]

Voluntary Petition all schedules and statements. (Filing
Fee \$ 130.00 Adm.Fee \$ 30.00 Trustees Fee \$ 15.00 Receipt #
25223) (EOD Date: 9/27/99. Doc. No: 1) (an) [EOD 09/27/99]

Southern District of N.Y.

Bankruptcy Case: 96-20713 Chapter: 7 Office: White Plains

Title: In re: Barbara King

Judge: John J. Connelly Filed: 04/18/96 Term: 11/26/96 Reopen: **/**/** Reterm: **/**/** Discharged: 09/23/96 Asset: no

Voluntary Fee: p

Flags: CLOSED

Nature of Debtor: consumer Disposition Method: discharge granted

Status: 11/26/96 Case Closed

Jeffrey L. Sapir 399 Knollwood Road Trustee:

Suite 102

White Plains, NY 10603-0000

Trustee Phone: (914) 328-7272

Party Attorney

Barbara King [110-46-5783] [db]

56 Locust Hill Avenue

Apt. 3E

Yonkers, NY 10701

Stuart Davis

2931 Westchester Avenue

Bronx, NY 10461 Phone: (718) 319-1388

--- Schedule and Deadline Information ---

No schedule or deadline information available

Docket Entries for Case 96-20713 jjc Chapter 7

11/24/96 9	Court's Certificate			
	# of Notices: 0004. [EOD 11/26/96]	(EOD Date:	11/26/96.	Doc. No: 9) (lgr)

11/26/96 --Case Closed. (EOD Date: 11/26/96) (lgr) [EOD 11/26/96]

11/22/96 8 Order Signed On: 11/22/96 RE: Final Decree (EOD Date: 11/22/96. Doc. No: 8) (lqr) [EOD 11/22/96]

Court's Certificate of Mailing Re: [6-1] Discharge Order by 09/25/96 7 Barbara King # of Notices: 0016. (EOD Date: 9/30/96. Doc. No: 7) (lgr) [EOD 09/30/96]

09/23/96 6 [6-1] Order Discharging Debtor Barbara King (lqr) [EOD 09/23/96]

07/17/96 5 Motion By Creditor Locust Hill Realty Corp. For Relief From Stay (Returnable: 9:30 8/1/96 Location To Be Announced) (Last Day For Objections to Motion: 7/29/96) (EOD Date: 7/19/96. Doc. No: 5) (lw) [EOD 07/19/96]

07/09/96 4	Trustee's Report of No Distribution, with affidavit of service. (EOD Date: 7/11/96. Doc. No: 4) (jt) [EOD 07/11/96]
04/20/96 3	[3-1] Court's Certificate of Mailing Re: [2-1] Section 341(a) Meeting # of Notices: 0016. (EOD Date: 4/22/96. Doc. No: 3) (lgr) [EOD 04/22/96]
04/18/96 2	Notice of 341(a) Meeting Scheduled For 10:00 6/10/96 At Room 243A, White Plains Last Day To Oppose Discharge: 8/9/96 (EOD Date: 4/18/96. Doc. No: 2) (lgr) [EOD 04/18/96]
04/18/96 1	Voluntary Petition all schedules and statements. (Filing Fee \$ 130.00 Adm.Fee \$ 30.00 Trustees Fee \$ 15.00 Receipt # 8728) (EOD Date: 4/18/96. Doc. No: 1) (lgr) [EOD 04/18/96]

ABSTRACTERS' INFORMATION SERVICE, INC.

138-72 QUEENS BOULEVARD BRIARWOOD, N.Y. 11435 (718) 291-5900 (516) 742-2290 (914) 761-4451 FAX (718) 291-6681

BANKRUPTCY SEARCH

Company FIRST ABSTRACT,	INC.	
TITLE NO. 0058-331240223	8	Date: 08/14/02
Individual Name:	er	
PAUL ELIEZER		
Last Known Residence or	Business Address:	•
Premises:		
County: ORANGE		,
,		·
The result of the invest	igation as per las	t posted date: 07/15/02
	ompany. The follow:	y Filing for the above mentioned ing Bankruptcy Clerks office(s)
U.S. BANKRUPTCY 176 CHURCH STREI POUGHKEEPSIE, N	ET	
The following in	nformation is on fi	ile:

IMPORTANT NOTICE ABOUT SEARCH INFORMATION ABOVE

Abstracters' Information Service Inc. does hereby certify that the records of the above governmental agency was examined and that the information recorded above is a true and accurate abstraction of the information contained therein. This search was conducted for a period of five years.

This report is submitted for information purposes only. Liability is limited to errors and omissions of information properly indexed, filed and recorded with the above governmental agency. The liability under this search shall not exceed \$1,000 and shall be confined to the applicant for whom the search was made.

This search does not include filings in areas other than the Microfiche or Index Sections of the United States Bankruptcy Clerk's office. This search is exclusively for FIRST ABSTRACT, INC. on 08/14/02. 0058-3312402238

This Indenture,

Made the hundred and fifty-on

day of September

, nineteen

Between LOUIS ANTONELLI, of (no number) Windsor Highway, Town of New Windsor, County of Grange and State of New York

part y of the first part, and

JOHN ANTONELLI of 203 Bay Eight Street, Brooklyn, N. Y.

part y of the second part:

Buildnesseth, that the part y of the first part, in consideration of
TBN (\$10.00) = - - - Dollars,
lawful money of the United States, and mutual love and affection
paid by the part y of the second part,
do eg hereby grant and release unto the part y of the second part,
his heirs and assigns forever,

Bil that tract, piece or parcel of land, situate, lying and being in the Town of New Windsor, Orange County, New York, more particularly bounded and described as follows:

BEGINNING at a point in the southwesterly side of Hillside Avenue said point being 300 feet northwesterly of the northwest side of Windson Hillmay and Functing south 380 25 west 100 feet to a point; thence north 490 20 mest 100 feet to a point; thence north 490 20 mest 100 feet to a point; thence north 300 20 mest 100 feet to a point; thence north 300 20 mest 100 feet to a point thin or Hillside Avenue, thence south 300 20 mest 100 feet to a point thin or Hillside Avenue, thence south 300 20 mest 100 feet to a point thin or Hillside Avenue, thence south

ediramomonoscimente concedendado de la composição de la c

^{APPOSO}, WATES ED DO BOLDING ES ESPACIO APPOI**LIT**ON WATERIALIS

kerrenn cierrare des contentes de la constitución ^{símbre} Alexando musolo

interpresentation and interpresentation of the configuration of the conf

refer

THIRD: No building shall be erected or kept on any lot within 25 feet of the curb line of Hillside Avenue and no dwelling shall be erected on said property which costs less than Two Thousand Five Hundred Dollars (\$2,500.00).

FOURTH: No outside toilets of any kind shall be erected or maintained on said property.

FIFTH: No garage shall be erected that shall cost less than One Hundred (\$100.00) Dollars and the same shall not be erected within 60 feet of the lot front of the lot hereby conveyed.

Logither with the appurtenances and all the estate and rights of the part y of the first part, in and to the said premises.

To have and to hold the premises herein granted unto the part y of the second his heirs and assigns forever.

2nd sqid LCUIS ANTONELLI

as follows: coverant 8

First. That raid LOUIS ANTONELLI select of the sald premises in fee simple, and ha 3 good right to convey the same;

Second. That the part I of the second part shall quietly enjoy the said premises:

Third. That the said premises are free from incumbrances;

Fourth. That the part 'y of the first part will execute or procure any further necessary transfor the title to said premises;

Fifth, That said LOUIS ANTONELLI Guill forever warrant the fille to exist premises. Fish. The gruntor in compilates with Section 18 of the Uen Law, covenant as follows:

yel he will receive the consideration for this conveyance and will hold the right to receive

tel consideration; an a trust fund to be applied first for the purpose of paying the cost of

climprovenient; and thathe sull apply the same first to the payment of the cost of the

iprovenient before using any part of the total of the same for any other purpose.

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CONTREDICATION CONTRACTOR TO

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T. 18 Constitution

First Abstract, Inc 455 Route 304 Bardonia, New York 10954 Tel. (845) 623-7755 Fax (845 623-7745

Jan Gitlitz President

TELECOPIER TRANSMITTAL COVER SHEET

TELEPHONE: 845-623-7755

FAX : 845-623-7745

TO: Michael Sachs, Esq.

FROM:

Jan Gitlitz

DATE:

8/19/02

RE: Cubito to Eliezer

NO. OF PAGES (INCLUDING THIS COVER SHEET): 3

Enclosed please find violation letter from the Town of New Windsor with regard to the above transfer of title. Please arrange to have the violations cleared. Also enclosed is a Smoke Affidavit for your client to have completed and returned to the Fire Inspector.

If you have any questions, please contact this office.

PLEASE TELEPHONE SENDER AT ONCE IF LESS THAN THE INDICATED NUMBER OF PAGES WERE NOT RECEIVED.

CC: CHRIS BANGS, ESQ.



Town of New Windsor

555 Union Avenue New Windsor, New York 12553 Telephone: (845) 563-4618 Fax: (845) 563-4695

Building Department

August 16, 2002

First Abstract, Inc. 150 Airport Executive Park Suite 8

Nanuet, NY 10954

PROPERTY ASSESSED TO: Rose Ann & Joseph & Cubito 15 Hillside Avenue New Windsor, NY 12553 Section/Block/Lot: 12-1-28

Dear Sir/Madam:

Please be advised that the above referenced structure was built in 1950, which was prior to this Town adopting building and zoning codes in 1966. Therefore, there is no certificate of occupancy nor is one required.

Hillside Avenue is owned and maintained by the Town of New Windsor.

The Assessor's records indicate the construction of a finished basement without a Building Permit. The records also indicate that the above referenced structure is an illegal two family dwelling.

This letter has been prepared after inspection of the records available in the Town Hall. The records indicate that there are violations at the subject premises. No personal inspection was made by the undersigned for the purpose of preparing this letter. The Town of New Windsor does not represent that there are no other violations at the subject premises, however, the Town will represent that it has no knowledge of any other violations at the subject premises.

The inspection of the records was performed at the request of an interested party. The Town will not be liable for any loss or damage that may be suffered by the interested party or any other party who may rely on the contents of this letter.

Title 49 NYCRR requires that a smoke detector be installed prior to the sale of these premises. Please submit to the Fire Inspector at the above address the enclosed affidavit of compliance indicating that a smoke detector has been installed and is operational.

Very truly yours

Building Inspector

JWN OF NEW WINDSOR

555 UNION AVENUE NEW WINDSOR, NEW YORK

August 23, 1988

ਤਵ ਹੋਂ ਫਿਲ. Cubito 15 Hillside Avenue

New Windsor, N. Y.

12550

Re: Property assessed to: Cubito Section 12, Block 1, Lot 28

Dear Sir:

Please be advised that the structure located on the above referenced property was built in 1950 which was prior to this town adopting Building and Zoning Codes in 1966. Therefore, there is no Certificate of Occupancy for said structure nor is one required.

Title #9 NYCRR requires that a smoke detector be installed prior to the sale of these premises. Please submit to the Fire Inspector at the above address a certificate indicating that a smoke detector has been installed and is in operation.

Very truly yours,

Michael Babcock Building Inspector

MB/mfb

cc: Fire Inspector

10.00

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Standard N.Y.B. F. U. Form Med -20M. — "Margein and date Dred, with Congruent against General's sen-abulication in Corporation, simple sheets COMMENTY YOUR LAWYER REPORT SIGNING THIS INSTRUMENT - THIS INSTRUMENT SNOULD BE USED BY LAWYERS ONL

THIS INDENTURE, made the 11th day of DECEMBER, nineteen hundred and EIGHTY FOU BETWEEN CARMELLA ANTONELLI, residing at: 15 Hillside Ave., New Windsor, Orange County, New York

party of the first part, and

JOSEPH F. CUBITO and ROSE ANN CUBITO, his wife 15 Hillside Avenue, New Windsor, NY 12550

party of the second part,

WITNESSETH, that the party of the first part, in consideration of ten dollars and other valuable consideration paid by the party of the second part, does hereby grant and release unto the party of the second part, the heirs or successors and assigns of the party of the second part forever.

ALL that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Town of New Windsor, County of Orange, State of

New York bounded and described as follows:
BEGINNING at a point on the Southerly line of Hillside Avenue,
said point being Westerly 300.00 feet from the intersection of
the Southerly line of Hillside Avenue with the Westerly line of
Windsor Highway; running thence along lands now or formerly
Antonelli (Liber 1014 cp 194) South 38-25-00 West 100.00 feet
to a point; thence along lands now or formerly of Antonelli
(liber 2111, cp 841) North 49-02-00 West 100.00 feet to a point;
thence along lands now or formerly DeLeonardo (liber 2118, cp505)
North 38-25-00 East 100.00 feet to a point; thence along
the Southerly line of Hillside Avenue South 49-02-00 East
100.00 feet to the point or place of beginning.

50+ 20

TOGETHER with all right, title and interest, if any, of the party of the first part in and to any streets and roads abutting the above described premises to the center lines thereof; TOGETHER with the appurtential and all the estate and rights of the party of the first part in and to said premises; TO HAVE AND TO HOLD the premises herein granted unto the party of the second part, the heirs or successors and assigns of the party of the second part forever.

AND the party of the first part covenants that the party of the first part has not done or suffered anything whereby the said premises have been encumbered in any way whatever, except as aforesaid

AND the party of the first part, in compliance with Section 13 of the Lien Law, covenants that the party of the first part will receive the consideration for this conveyance and will hold the right to receive such consideration as a trust fund to be applied first for the purpose of paying the cost of the improvement and will apply the same first to the payment of the cost of the improvement before using any part of the total of the same for any other purpose.

The word "party" shall be construed as if it read "parties" whenever the sense of this indenture so requirey

IN WITNESS WHEREOF, the party of the first part has duly executed this deed the day and year first above written.

IN PRESENCE OF:

CARMELLA ANTONELLI

. .

Personally came day of December 1984, before me

CARMELLA ANTONELLI

to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that SHE executed the same.

MONTON SCOTT

Notary Public, State of New York

No. 36-3568080

Qualified in Orange County

Commission Chilles Mirel, 2., 1925

STATE OF NEW YORK, COUNTY OF

35

On the day of 19, before me personally came to me known, who, being by me duly sworn, did depose and say that he resides at No.

that he is the

the corporation described in and which executed the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the board of directors of said corporation, and that he signed homes thereto by like order.

STATE OF NEW YORK, COUNTY OF

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On the day of personally came

19 , before me

to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that executed the same.

LIBER 2309 PC 742

STATE OF NEW YORK, COUNTY OF

48

On the day of 19 before me personally came the subscribing witness to the foregoing instrument, with whom I am personally acquainted, who, being by me duly sworn, did depose and say that he resides at No.

that he knows

to be the individual described in and who executed the foregoing instrument; that he, said subscribing witness, was present and saw execute the same; and that he, said witness, at the same time subscribed h name as witness thereto.

Bargain and Sule Deed WITH COVENANT AGAINST GRANTOR'S ACTS SECTION TITLE NO. BLOCK LOT COUNTY OR TOWN TO Recorded at Request of CHICAGO TITLE INSURANCE COMPANY Return by Mail to Distributed by CHICAGO TITLE INSURANCE COMPANY



TOWN OF NEW WINDSOR ZONING BOARD OF APPEALS

APPLICATION FOR VARIANCE

I. Applicant Information: (Name, address and phone of Applicant)

(Name, address and phone of purchaser or lessee)

(Name, address and phone of purchaser or lessee)

(Name, address and phone of attorney)

(Name, address and phone of attorney)

(Name, address and phone of attorney)

(Name, address and phone of attorney) (d) (Name, address and phone of contractor/engineer/architect/surveyor) II. Application type: Use Variance () Sign Variance () Interpretation Property Information:
(a) L-Y K Hills IDE AUC NEW WINDSUL
(Zone) (Address of Property in Question) (S-B-L) (Lot size) III. Property Information: (b) What other zones lie within 500 feet? Commercial: residential (c) Is pending sale or lease subject to ZBA approval of this Application? Ves (d) When was property purchased by present owner? 12/11/84. (f) Has property been subject of variance previously? No. If so, when? (g) Has an Order to Remedy Violation been issued against the property by the Building/Zoning/Fire Inspector? NO (h) Is there any outside storage at the property now or is any proposed? No. IV. Use Variance. (a) Use Variance requested from New Windsor Zoning Local Law, Section 48-12, Table of Bulk Regs., Col. A-6. (Describe proposal) Convert residence from being zoned a single family residence to a 2 Family residence.

you feel unnecessary any efforts you have Sale of residence from Secretary to find the form for numerous ye. V. Area Variance:	hardship will result umade to alleviate the le le Contingent upon ungle family to a single this residence this residence ars, even prior to MA	riance is unnecessary hardship. nless the use variance is grante hardship other than this applicant warname. The convers a family occurred in has been at the 2 far to applicants ownership. New Windsor Zoning Local Lav	d. Also set forth ation. Non of This 1959. The ificant hely note
Section	, Table of	Regs., Col	•
	Permitted	Proposed or Available	Variance Request
Min. Lot Area			
Min. Lot Width			
Reqd. Front Yd			
Reqd. Side Yd.			
Reqd. Rear Yd.			
Reqd. Street			
Frontage*			
Max. Bldg. Hgt			
Min. Floor Area*			
Dev. Coverage*			
rioor Area Katio**			
Parking Area			
* Davidantial Diatria	4a ambr		

(b) In making its determination, the ZBA shall take into consideration, among other aspects, the benefit to the applicant if the variance is granted as weighed against the detriment to the health, safety and welfare of the neighborhood or community by such grant. Also, whether an undesirable change will be produced in the character of the neighborhood or a detriment to nearby properties will be created by the granting of the area variance; (2) whether the benefit sought by the applicant can be achieved by some other method feasible for the applicant to pursue other than an area variance; (3) whether the requested area variance is substantial; (4) whether the proposed variance will have an adverse effect or impact on the physical or environmental conditions in the neighborhood or district; and (5) whether the alleged difficulty was self-created. Describe

^{*} Residential Districts only

^{**} Non-residential districts only

VI.	Sigr	Variance: NA
	(a)	Variance requested from New Windsor Zoning Local Law, Section, Supplementary Sign Regulations
		Proposed Variance
		Requirements or Available Request
		Sign #1
		Sign #2
		Sign #3
		Sign #4
	(b)	Describe in detail the size (a) for which was sail a regularize and set forth
	(0)	Describe in detail the sign (s) for which you seek a variance, and set forth you reasons for requiring extra or oversized signs.
		reasons for requiring extra or oversized signs.
		j
	(c)	
VII.	I1 (2	What is total area in square feet of all signs on premises including signs on windows, face of building and free-standing signs? Interpretation. Interpretation requested of New Windsor Zoning Local Law, Section 48-33. Describe in detail the proposal before the Board: Applicant States that the percond againment has existed since 1959 y will present evidence to this effect.

:

IX.	Attachments required:	
	Copy of referral from Bldg./.Zoning Inspector or Planning Board. Copy of tax map showing adjacent properties.	
	Copy of contract of sale, lease or franchise agreement. Copy of deed and title	
	policy.	
	Copy of site plan or survey showing the size and location of the lot, the	
	location of all buildings, facilities, utilities, access drives, parking areas, trees,	
	landscaping, fencing, screening, signs, curbs, paving and streets within 200 ft. of the lot in question.	
	Sopy(ies) of sign(s) with dimensions and location.	
	Two (2) checks, one in the amount of \$50, 80 and the second check in the	
	, amount of \$ 300.00, each payable to the TOWN OF NEW WINDSOR.	
	V Photographs of existing premises from several angles.	
	W A 00 1	
	X. Affidavit.	
	Date: October 30, 2002.	
	STATE OF NEW YORK)	
) SS.:	
	COUNTY OF ORANGE)	
	The undersigned applicant, being duly sworn, deposes and states that the	
	information, statements and representations contained in this application are true	
	and accurate to the best of his/her knowledge or to the best of his/or information	
	and belief. The applicant further understands and agrees that the Zoning Board of	
	Appeals may take action to rescind any variance granted if the conditions or	
	situation presented herein are materially changed.	
	X Bose Com actito	
	(Applicant)	
	Sworn to before me this	
	Dhiay of October, 2002.	
(Some of the state	
	XI. ZBA Action: Deluca Li Obett	
	(a) Public Hearing date: PATRICIA A. CORSETTI Notary Public, State of New York	ζ.
	No. 01BA4904434 Qualified in Orange County	- - ~
	Commission Expires August 31, 2	900

CUBITO, ROSE ANN

MR. TORLEY: Request for use variance to allow existing second apartment at 15 Hillside Avenue in an R-4, single-family zone.

Mr. Joseph Pillitteri and Mrs. Rose Ann Cubito appeared before the board for this proposal.

MR. TORLEY: So, tell us your problem.

MR. PILLITTERI: My aunt purchased this house in 1987 from her mother. When she purchased the house from her mother, she bought it as a two-family house in 1987. I guess it went through the banks or whatever and now her husband has passed away and she's trying to sell the house, it's too large for her. She went through the procedures of selling the house as a two family, when she had purchased, the bank sent the letters around and we received a letter back stating it isn't a two-family house. So we're here to find out why and what we need to do to correct it.

MR. KANE: When you originally purchased the house as a two family, was that just an understanding or did you have some kind of legal documents that stated that this was initially a two family house or was that just a personal understanding going back and forth?

MR. PILLITTERI: It's written on the contract.

MR. KANE: That doesn't necessarily make it.

MR. TORLEY: How old is the house?

MR. BABCOCK: Built in 1950. What I think, Mr. Chairman, what happened is we wrote a letter in 1988 and back then, the bank apparently didn't ask for a violation letter, they asked when the house was built and that there was a C.O. Today, they ask for or last week, I should say, August 16, the bank asked when was it built, is there a C.O., is there any violations so sometime between whenever then and now somebody's records in Town Hall which this indicates the assessor's records indicates that that was added, so it

very possibly was there when she bought it. We didn't know about it, maybe, I'm not sure.

MR. PILLITTERI: Well, the apartment has probably been there well before the '60's, I mean, we've had everybody in our family live there.

MR. TORLEY: We need evidence that it was a two-family house prior to 1967.

MR. BABCOCK: '66.

MR. TORLEY: That means it predates zoning, you can have evidence that it was like that before zoning started, it's grandfathered in and you have no problem.

MR. PILLITTERI: When you say evidence?

MR. KANE: Tax records.

MR. TORLEY: Photos, affidavits.

MR. PILLITTERI: How about the people who lived there?

MR. TORLEY: Affidavits from them.

MR. KANE: Everything that you can do, it's extremely hard.

MR. TORLEY: You have to make sure you have convincing evidence that it was always a two-family house since the early '60's.

MR. BABCOCK: One other thing, Mr. Chairman, in 1968, they took out a sewer permit to hook up to the sewer line and at that time, it was a five bedroom and two baths and what they're telling me there's only one bath upstairs and one bath downstairs, so it appears that's some help for them.

MR. KANE: That will be helpful and if you have been paying your taxes as a two family, you need all the documentation because New York State Law makes it extremely difficult more so than an area variance for the local boards to pass that so the evidence is on you

to prove to us that that has been used before zoning and it's grandfathered in basically.

MR. TORLEY: The more evidence the better.

MR. PILLITTERI: So we need--

MR. REIS: Is there two electric meters?

MR. PILLITTERI: Yes.

MR. REIS: Two heat heating systems?

MR. PILLITTERI: No, single.

MR. MC DONALD: It's zoned?

MR. PILLITTERI: Yes, it's two different zones.

MR. TORLEY: That's the kind of thing we need at the public hearing showing evidence it was a two family before '67, all that kind of information because unless we have clear convincing evidence that it was grandfathered in, then you're asking for a use variance and particularly in a residential zone that's very difficult.

MR. KANE: Basically, it means you've got to prove that you can't sell the house as a single family house for a reasonable return which does not mean make a profit, which would be impossible, so all the evidence you can get.

MR. PILLITTERI: Pictures dating back that my uncles lived there important?

MR. TORLEY: Pictures, affidavits.

MR. PILLITTERI: Get people to indicate that they actually lived there and those dates that would be convincing evidence?

MR. KANE: Yes.

MR. PILLITTERI: Do we need a public hearing for that?

MR. MC DONALD: Yes. I make a motion that we set up a public hearing.

MR. KANE: We do a preliminary so you get a feel for what we need. Other towns you go in cold and if you don't know, you lose.

MR. TORLEY: You're starting over again, think about walking in with what you now know.

MR. MC DONALD: Accept a motion?

MR. TORLEY: Yes.

MR. MC DONALD: Motion that we set up Mrs. Cubito for a public hearing on her request for an existing second apartment.

MR. TORLEY: Now, I'm going to ask--

MR. KRIEGER: And/or interpretation.

MR. MC DONALD: Okay, and/or interpretation.

MR. PILLITTERI: Does she need to send letters around to the neighbors?

MR. KANE: Yes, for the public hearing you're going to have to.

MR. PILLITTERI: That's great because some of them lived there.

MR. TORLEY: Now, in addition to that because you're asking for, in addition to the interpretation, you have a fall back of the use, you have to, since it's a use variance, you have to fill out this form, which is the SEQRA environmental assessment form and these other forms are here and call Pat or her office if you have questions.

MR. KANE: I second the motion.

ROLL CALL

MR.	RIVERA	AYE
MR.	MC DONALD	AYE
MR.	REIS	AYE
MR.	KANE	AYE
MR.	TORLEY	AYE